

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Grayer Sr, Joe Nathan § Case No. 05 B 19525  
§  
§  
Debtor §  
§

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/16/2005.

2) The plan was confirmed on 07/06/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/07/2010.

5) The case was converted on 05/10/2010.

6) Number of months from filing or conversion to last payment: 59.

7) Number of months case was pending: 61.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$11,400.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$76,284.78

Less amount refunded to debtor \$415.73

**NET RECEIPTS:**

\$75,869.05

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,600.00

Court Costs \$0

Trustee Expenses & Compensation \$4,194.62

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:**

\$6,794.62

Attorney fees paid and disclosed by debtor NA

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First Horizon Home Loans Corp	Secured	\$83,392.15	\$83,392.15	\$83,392.15	\$41,770.81	\$0
First Horizon Home Loans Corp	Secured	\$2,500.00	\$1,732.92	\$1,732.92	\$1,732.92	\$0
First Tennessee Bank	Secured	\$13,492.60	\$12,985.70	\$12,985.70	\$16,077.48	\$0
First Tennessee Bank	Secured	\$1,500.00	\$775.34	\$775.34	\$775.34	\$0
General Motors Acceptance Corp	Secured	\$6,895.00	\$6,283.43	\$6,283.43	\$0	\$0
American Express Centurion	Unsecured	\$1,465.00	\$1,550.18	\$1,550.18	\$935.57	\$0
Beneficial	Unsecured	\$500.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,085.00	\$868.11	\$868.11	\$509.10	\$0
Capital One	Unsecured	\$300.00	NA	NA	\$0	\$0
Illinois State Tollway	Unsecured	\$545.00	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$11,800.00	\$12,051.27	\$12,051.27	\$7,273.21	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$96,377.85	\$57,848.29	\$0
Mortgage Arrearage	\$2,508.26	\$2,508.26	\$0
Debt Secured by Vehicle	\$6,283.43	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$105,169.54</b>	<b>\$60,356.55</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,469.56</b>	<b>\$8,717.88</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$6,794.62
Disbursements to Creditors	\$69,074.43
<b>TOTAL DISBURSEMENTS:</b>	<b>\$75,869.05</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: June 2, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.